

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**
Baltimore Division

IN RE:

Case No.: 17-26892-RAG

PENNY A. REENSTRA

Chapter: 13

Debtor

OBJECTION TO CONFIRMATION OF DEBTOR'S PROPOSED CHAPTER 13 PLAN

COMES NOW, Ditech Financial LLC ("Creditor"), by and through counsel, files its Objection to Debtor's Chapter 13 Plan, and as reasons respectfully represents as follows:

1. Creditor is a mortgage lender/servicer.
2. On or about December 19, 2017, Penny A. Reenstra ("Debtor") filed a Voluntary Petition in this Court under Chapter 13 of the United States Bankruptcy Code.
3. Robert S. Thomas, II is the Chapter 13 Trustee of the Debtor's bankruptcy estate.
4. Creditor holds a Deed of Trust solely secured by the Debtor's property located in Cecil County, Maryland, and improved by a residence known as 409 Gray Mount Circle, Elkton, MD 21921 (the "Property").
5. On or about December 19, 2017, Debtor filed a Chapter 13 Plan (Doc. No. 6) that states that pre-petition arrears owed to Creditor in the amount of \$23,000.00 will be treated through the Plan. This amount understates the actual pre-petition arrears owed to the Creditor.
6. Objections to the Chapter 13 Plan are due by February 28, 2018,
7. The deadline to file a proof of claim is February 27, 2018.
8. Creditor has not yet filed its proof of claim but anticipates filing a proof of claim that will include pre-petition arrears of approximately \$26,404.62.
9. Debtor's Chapter 13 Plan is underfunded, therefore it is not confirmable.
10. Creditor does not oppose denial of the Chapter 13 Plan with leave to amend or continuance, as proper for disposition and processing of this matter.

WHEREFORE, the Creditor its successors and/or assigns prays that this Court:

1. Enter an order DENYING confirmation of the Debtor's Chapter 13 Plan; and

2. Grant such other and further relief as necessary.

Dated: January 29, 2018

Respectfully Submitted,
BWW Law Group, LLC
/s/ James Bell
James Bell, MD Fed. Bar No. 19675
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Attorney for the Creditor

CERTIFICATE OF SERVICE

I hereby certify that on this 29th day of January, 2018, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing Objection to Chapter 13 Plan will be served electronically by the Court's CM/ECF system on the following:

Robert S. Thomas, II, Trustee

John P Downs, Esq., Attorney

I hereby further certify that on this 29th day of January, 2018, a copy of the Objection to Chapter 13 Plan was also mailed first class mail, postage prepaid, to:

Penny A. Reenstra
409 Gray Mount Circle
Elkton, MD 21921

/s/ James Bell
James Bell, Esq.